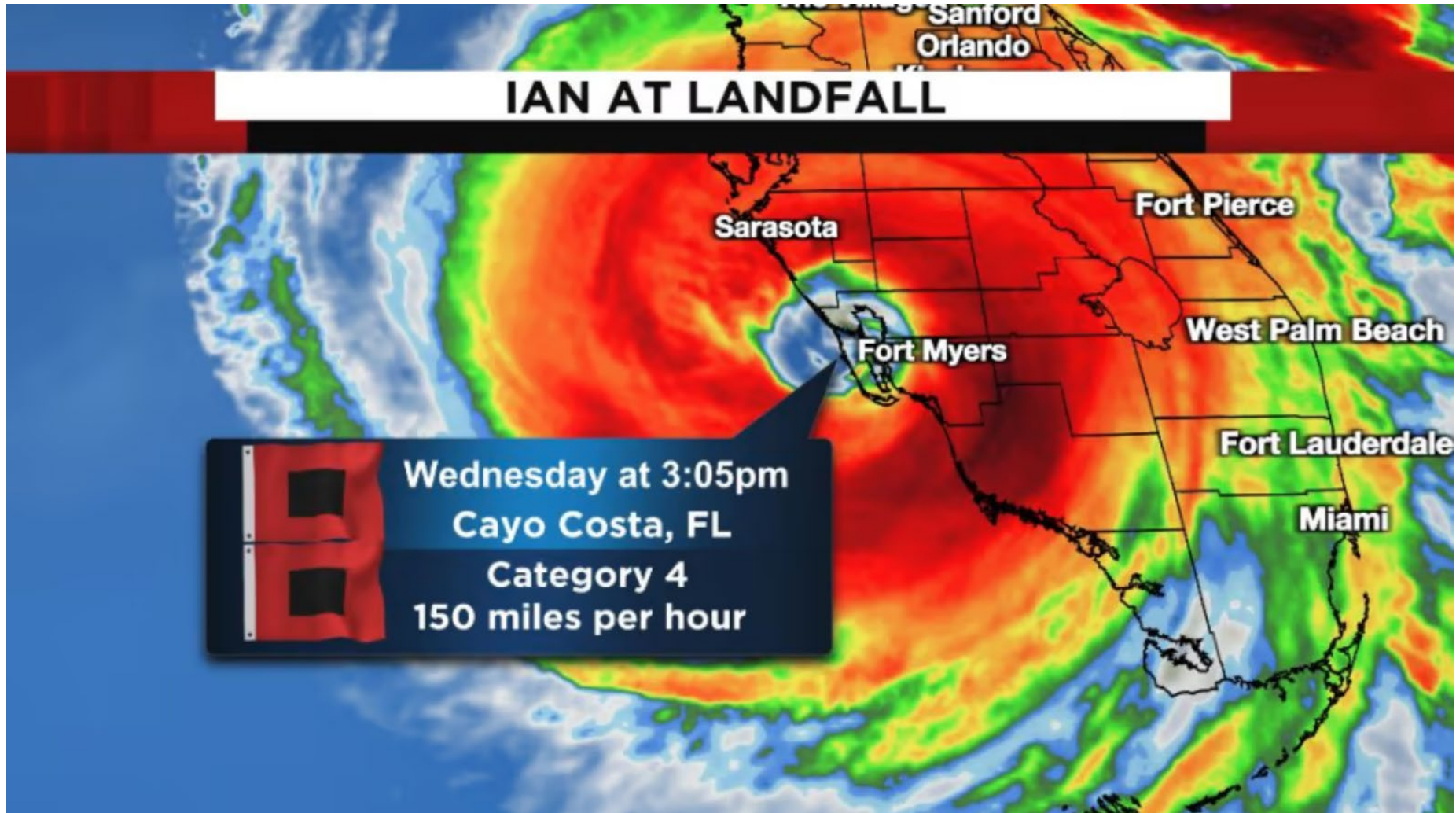


Hurricane Ian Update

Jay Adams
Chief Claims Officer



Hurricane Ian



Citizens Actions Prior To Landfall

- Activated the following
 - Citizens Catastrophe Plan
 - Call Centers for First Notice of Loss
 - Independent Adjuster Firms
- Binding restriction went into effect 9-25-22
- Pre-storm press release advising policyholders how to contact Citizens
- Email communications sent directly to potentially impacted policyholders

Hurricane Ian Catastrophe Response

- MCM Non Catastrophe Team
 - Assigned claims up to capacity for immediate contact, inspection and settlement
- Desk Adjuster Teams
 - Independent Adjuster Resolution Unit (supplements & re-opens, and phone unit)
- Fast Track Team
 - Independent Adjusters handling low severity claims in a Desk Adjuster model
- Litigation Adjusters
 - Worked extended hours and weekends to process completed claims on behalf of the Desk Adjuster Teams

Hurricane Ian Catastrophe Response

- CAT Field Adjusters
 - Independent Adjusters deployed to the field to contact, inspect, scope and estimate damages
- Sanibel Specialty Team
 - Independent Adjusters handling all Sanibel claims in a Desk Adjuster model
- Mobile Home Specialty Team
 - Independent Adjusters handling all Mobile Home claim in a Desk Adjuster model
- Large Loss Field Adjusters
 - Independent Adjusters deployed to contact, inspect, scope and estimate structural damage and surge claims

Technology Deployed

- Technology is leveraged to increase productivity and cycle times
 - Post event aerial imagery used to evaluate and verify damages
 - GIC Damage Assessment tool provided an estimated amount of damage between the pre and post imagery
 - Public website information such as County Building information and Real Estate sites to determine home finishings and square foot estimates

Independent Resources Deployed

Team	Number Resources Deployed
Cat Field	739
MCM Desk	558
Fast Track	189
Large Loss	107
Mobile Home	20
Sanibel	17
Commercial Desk	15
Commercial Field	14

Note: Total Independent Adjuster Resources Deployed was 1,829

Hurricane Ian Metrics

Ian Claims Summary	Total	Commercial	Personal
New Claims	50,605	300	50,305
Closed Claims	3,649	76	3,573
% Closed	7%	23%	7%
Indemnity Paid	\$71,899,418	\$19,185,592	\$52,713,826
Expense Paid	\$1,188,698	\$81,933	\$1,106,765
Total Incurred	\$514,039,706	\$44,891,994	\$469,147,713
% Submitted by Self	78%	40%	78%
% Submitted by Rep	6%	3%	6%
% Submitted by Other	17%	51%	17%
% Storm Surge	5%	44%	5%
% AOB	2%		2%

Note: Data as of 10-24-22

Governor Issues Emergency Order

- Executive Orders 22-218 and 22-219 issued for the entire state of Florida
- Citizens entered the following Emergency Contracts under these orders
 - Independent Adjusting Services
 - Larson Claims Services
 - Peak Claims Group
 - Renfroe & Co., Inc
 - Barrett Claims Management
 - Pilot Catastrophe Services, Inc
 - Aerial Imagery Damage Assessment
 - Expanded services under current GIC contract

Claims Service Vehicle Deployments

- Claim specific vehicles for command, control, and training of field adjusters
- Creates hot spot for Independent Adjusters for internet connectivity



Consumer Response

Citizens responded to our policyholders impacted by Hurricane Ian through multiple outward consumer-facing service channels:

- ***Catastrophe Response Centers (CRCs)***
- ***FNOL Call Center Support***
- ***Policyholder Outbound Calling Campaigns***



These service channels served as critical components for consumers as well as catastrophe operations by being the face and voice of Citizens in the immediate aftermath of the storm.

CRC Deployment

Location	# Insureds Served	ALE Check Totals	# Checks Issued
Port Charlotte	1,538	\$2,114,730	761
Fort Myers (Main)	834	\$1,953,600	567
North Port (Main)	45	\$16,000	7
North Port (Home Depot)	9		
Fort Myers (Beach)	4	\$10,000	2
Totals	2,430	\$4,094,330	1,337



CRC Deployment



CRC Deployment



Policyholder Testimonials



Lilliane Barbosa Roderiques

Thank you to the amazing team of representatives at the Port Charlotte CRC. The level of service and response was exceptional. I really appreciate those volunteers giving their time to help those of us in need.

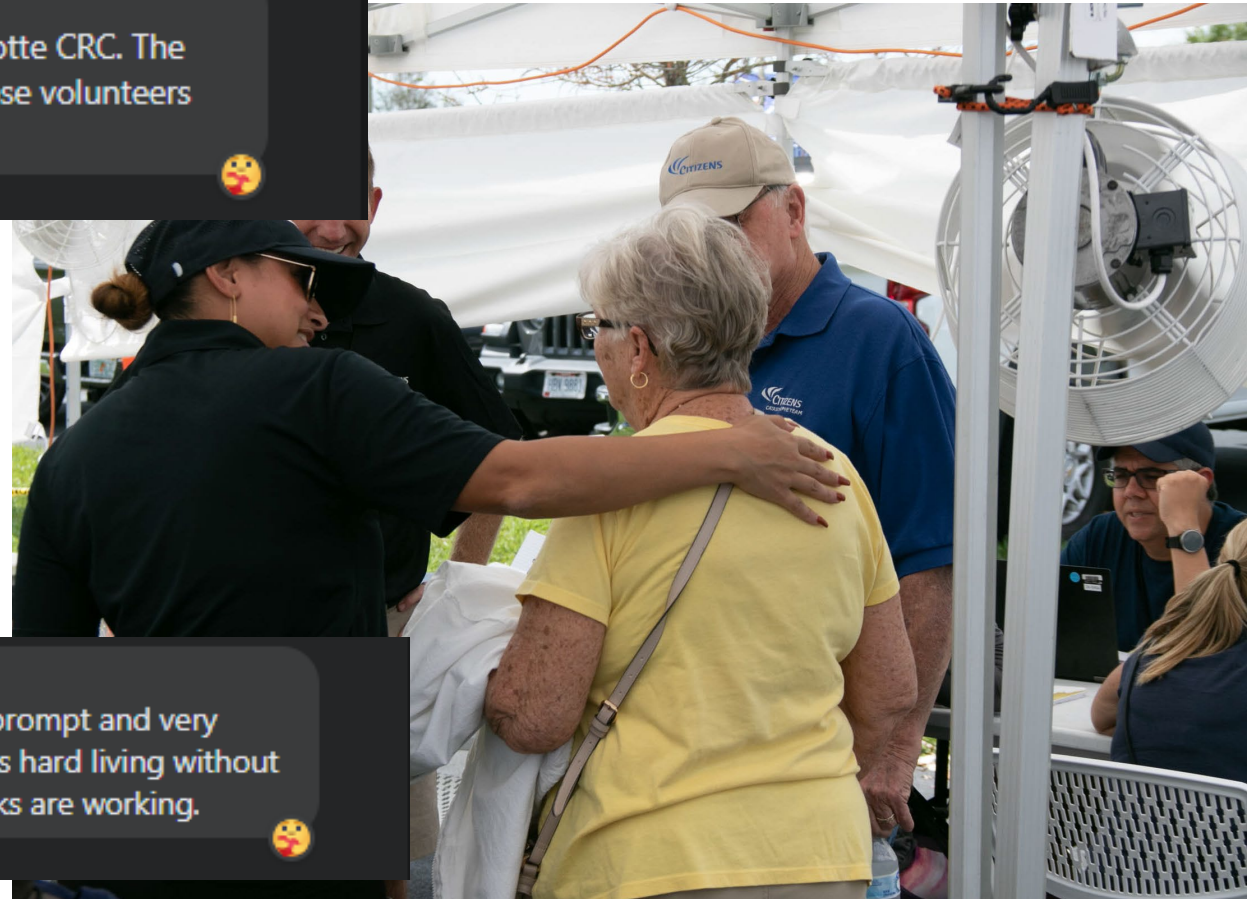
Care Reply Hide Send Message 1h



Telisha Clark

My visit to the Port Charlotte location was good. The staff was prompt and very helpful. Looking forward to hearing from my adjuster. I know it's hard living without basic necessities but I seen for myself today how hard these folks are working.

Care Reply Hide Send Message 9h



FNOL Call Center Support

FNOL Call Center support consisted of a primary vendor along with the addition of 5 contracted call center providers for supplemental support.

FNOL Call Center (Monday, 9/26 – Monday, 10/31):

- 125,304 calls received
 - Service Level 91.5%, ASA 18.0 seconds
 - Over 2,400+ trained Customer Service Representatives
- Expanded support in place 48 hours ahead of Hurricane Ian making landfall
 - 24x7 phone support provided through a combination of onsite call centers and remote working models
 - Assisted with FNOLs, claim status calls and educating policyholders on open CRC locations in their local area for assistance with ALE advancements

Policyholder Outbound Calling Campaign

- Call Center activated an outbound calling campaign to generate claims that have not yet been reported
- Focused on Lee County due to low claims submission with respect to policies under the hurricane-force winds

Results (as of 10/31/22):

- Attempted contact on 9,975
- Contacts made on 3,350
- 155 new First Notice of Loss filed



Policyholder Outreach

Pre-Storm Communications

- Preparation emails and information sent in advance of the storm to employees, agents and policyholders
- Internal website articles urging employees to prepare

Legislative Outreach

- Emails to district legislative offices in the path of the storm

Media Outreach

- Pre-storm press release to encourage preparations
- Radio messaging on the Florida Public Radio Emergency Network (FPREN) about storm prep

Social Media

- Continuous social media coverage several days prior to landfall with preparation tips, weather updates and more

External Website

- Constant external website updates including posting informational banners, storm prep tips, local resources, etc.

Policyholder Outreach

Post-Storm Communications

- More than 20 emails sent to agents and policyholders
- Text message with CRC locations sent to more than 20,000 policyholders in Lee and Charlotte counties

Legislative Outreach

- Office Hours held in Charlotte and Lee counties
- Pop-up CRCs hosted at North Porth, Naples and Fort Myers Beach

Media Outreach

- Press Releases sent out about the CRC locations and Fraud Awareness
- Radio messaging continued on FPREN and Commercial stations started on Oct. 10

Social Media

- Continuous updates including fraud awareness messaging, recovery resources and CRC locations
- Complaints received on platforms being triaged daily

External Website

- Constant updates including posting informational banners and recovery resources

Questions?